

**CITIZENS BANK&TRUST CO**

	CPP Disbursement Date 03/20/2009	Cert 16417	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$110	\$110	0.5%		
Loans	\$65	\$65	-0.5%		
Construction & development	\$9	\$9	5.7%		
Closed-end 1-4 family residential	\$17	\$17	-1.0%		
Home equity	\$1	\$0	-72.9%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-32.1%		
Commercial & Industrial	\$3	\$3	1.2%		
Commercial real estate	\$31	\$31	0.2%		
Unused commitments	\$3	\$2	-17.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$27	\$17	-38.3%		
Cash & balances due	\$9	\$21	131.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$98	\$99	0.3%		
Deposits	\$98	\$98	0.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$11	\$12	2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	10.4%	--		
Tier 1 risk based capital ratio	15.6%	16.8%	--		
Total risk based capital ratio	17.1%	18.3%	--		
Return on equity <sup>1</sup>	2.1%	2.0%	--		
Return on assets <sup>1</sup>	0.2%	0.2%	--		
Net interest margin <sup>1</sup>	4.3%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	70.9%	365.2%	--		
Loss provision to net charge-offs (qtr)	-260.9%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	17.0%	3.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.2%	0.0%	0.4%	0.3%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	1.4%	0.0%	0.0%	0.0%	--
Total loans	3.3%	0.5%	0.1%	0.1%	--